

# **EXHIBIT B**

6/22/2018

JTM Capital Management LLC

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Our Toll Free Service Line:  
(866) 651-7663

#### Who We Are:

JTM Capital Management, LLC specializes in delinquent account receivables management for a variety of industries including retail and financial services. JTM Capital Management, LLC brings integrity and the highest standards of compliance to debt management and debt servicing.

#### Our Role in Economy:

We manage portfolios of past-due and defaulted debt from leading creditors. By managing the liquidation of these accounts, JTM Capital Management, LLC helps clients provide capital to financial services companies, strengthening their ability to lend and more attractively price credit for all consumers.

#### Respecting Consumers:

JTM Capital Management, LLC was founded on the premise that consumers who have fallen behind on their bills deserve to be treated fairly and with respect. We realize that people face financial challenges from time to time. We partner with agencies to develop realistic & affordable repayment plans in compliance with consumer protection laws.

#### Contact Us:

Mail:  
6400 Sheridan Drive  
Suite 138  
Williamsville, NY 14221

Phone:  
(866) 651-7663

Fax:  
(877) 505-9136

Email:  
[support@jtmc.com](mailto:support@jtmc.com)

Andrea Rose  
Chief Compliance Officer  
[compliance@jtmc.com](mailto:compliance@jtmc.com)

CRC# P1511-1159  
CPRC# C1603-1080

#### Send a Message:

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By clicking submit you agree to communicate with us via email.

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### Debt Management Services

Since its inception, JTM Capital Management, LLC. has managed in excess of more than \$3 billion in uncollected debt. JTM Capital Management, LLC has a reputation for offering fair prices for product management, a management agreement that works for both parties, and a smooth and timely transfer of files. Clients consistently return to JTM Capital Management, LLC with new product as a result of our efficient, professional approach.

### Types of Debt We Manage:

#### Credit Card

- Visa /MasterCard
- Private Label
- Retail Cards
- Branded Cards

#### Installment Loans

- Promissory Notes
- Auto and Recreational Vehicle Loans
- Student Loans
- Retail Installment Contracts
- Mobile Homes
- Equipment Leasing

#### Mortgages

- Firsts and Seconds
- Non-Performing
- Sub-Performing
- Deficiencies

#### Judgments

- All types



### Advantages to Outsourcing Delinquent Debt

- Provides immediate cash for reinvestment, expansion and new business loans
- Allows the company to focus on its primary business
- Reduces collection work force and associated costs
- Eliminates the work of managing agencies
- Removes the risk of debtors declaring bankruptcy or collateral damage
- Reduces warehouse and file storage expenses
- Allows an exit strategy for bad debt

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Chief Compliance Officer  
[compliance@jtmc.com](mailto:compliance@jtmc.com)

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